



TFW

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the **PATENT APPLICATION** of:

Goldberg et al.

Application No.: 10/791,227

Confirmation No.: 3633

Filed: March 2, 2004

For: PORTABLE DEVICE SERVICE
PAYMENTS BY MULTIPLE MEANS

Group: 2876

Examiner: April Alicia Taylor

Our File: I-2-0209.1US

Date: November 12, 2004

REPLY PURSUANT TO 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
Post Office Box 1450
Alexandria, Virginia 22313-1450

Sir:

This Reply is being timely filed in response to the Office Action dated October 21, 2004. Please amend the application without prejudice or disclaimer as follows:

12/16/2004 TBELL2 00000010 090435 10791227

01 FC:1201 264.00 DA
02 FC:1202 72.00 DA